

Certificate Number: 15111-PAE-DE-031903626

Bankruptcy Case Number: 18-16182



15111-PAE-DE-031903626

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 13, 2018, at 7:20 o'clock PM EST, Thomas Scott Schwear completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 14, 2018 By: /s/Stephanie Sandison for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education